

12 Challenges for 2013

Challenge 9



Have your goals changed? [Contact the FSS program](#) today to update your contract!

In December, we challenge you to:

Spend Smarter!

We want to encourage all of our participants to end the year well by spending wisely during the holidays! Below are many tips and tricks that may be able to assist you in meeting this challenge. To tell us which tips worked for you, suggest new tips, or receive more information about resources, feel free to [contact the FSS Team](#) by replying to this email.

Spend Wisely

- 1. Make a list :** This will help you plan the amount of money that you are able to spend.
- 2. Start Early :** The more time you begin shopping early, the more bargain conscious you can afford to be. There are many deals that begin early.
- 3. Double Check:** It is good to make sure the cashier rings up your sales correctly. Mistakes are more likely to happen during the holiday season.

4. Save your receipts : It is good to keep your receipts that way you can keep track of what you have spent and in case you have to return something later.

5. Use Cash: It is better to use cash whenever possible. Only use credit cards if you have the money to pay it off.



Holiday Crafts and Recipes

Paper Plate Wreath

Craft for Kids



Cardboard Tube and Paper Plate Wreath Craft

1. To make the wreath, paint a paper plate and 3 cardboard rolls green.
2. After the paper plate dried, it had warped a little, so we glued it to another plate which straightened it

out a bit. I cut the center of each plate out.

3. Cut each cardboard tube into four pieces and glue the pieces around the paper plate. You can add a bow if you want.

All Purpose Holiday Cake

Ingredients:

- * 3 cups all-purpose flour
- * 1 teaspoon baking soda
- * 1/2 teaspoon salt
- * 1 1/2 cups vegetable oil
- * 3 large eggs
- * 1 1/2 cups granulated sugar
- * 1/2 cup lightly packed brown sugar
- * 1 Tablespoon ground cinnamon
- * 1/2 teaspoon freshly grated nutmeg
- * 1 Tablespoon dark Rum (or Bourbon or orange juice)
- * 1 teaspoon vanilla extract
- * 3 Cortland or Empire or Granny Smith or Gala apples, peeled, cored and cut into a 1/4 inch dice (you can make the apple slices slightly bigger if you like a chunkier cake)
- * 1/2 cup fresh cranberries, coarsely chopped (or raisins or dried cranberries or dried apricots diced or chopped walnuts maybe even chocolate chips)



Directions:

- * Put a rack in middle of oven and preheat oven to 350 degrees F. Generously butter and flour a 12-cup Bundt pan, knocking out excess flour.
- * Sift together flour, baking soda, and salt into a bowl.
- * Whisk together oil, eggs, sugars, cinnamon, nutmeg, rum or bourbon and vanilla in a large bowl until just combined. Fold in flour mixture until just combined, then fold in apples and cranberries. The batter will feel thick and heavy. Spoon the batter into pan.
- * Bake until a wooden pick or skewer inserted in center of cake comes out clean, about 1 hour and 15 minutes. Cool cake in pan on a rack for 30 minutes, then turn out onto rack to cool completely. Dust with powdered sugar before serving.



“It’s a new day, count your blessings, think twice before you complain, give more than what you ask for, do what makes you happy, and enjoy life”
-Ariana Grande



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